

REMARKS

The Office Action dated March 26, 2004 has been carefully reviewed.

Claims 1-18 are pending in this patent application. By this amendment, claims 1-18 were canceled, and claims 19-37 have been added. Reconsideration of this application, as amended, is respectfully requested.

35 U.S.C. § 112 Rejection

Claims 1, 3, 4, 8, 10, 11, 15, and 17 were rejected under 35 U.S.C. § 112 as being indefinite due to use of the language "if said user enters". Such claims have been canceled.

35 U.S.C. § 103 Rejection

Claims 1-18 were rejected under 35 U.S.C. § 103 as being unpatentable over two or more of the following references: Gustin et al. (U.S. Patent No. 5,897,625), Walker et al. (U.S. Patent No. 6,330,544), Stambler (U.S. Patent No. 5,267,314). Claims 1-18 have been canceled.

Newly Added Claims 19-37

Newly added claims 19-37 recite novel and nonobvious limitations. Thus, each of claims 19-37 is allowable over the cited art. For example, consider the following. Claim 19 reads as follows:

19. A method of operating an electronic banking terminal, comprising the steps of:

(a) operating said terminal to permit deposit of funds into a banking account in response to entry of a first PIN number into said terminal;

(b) operating said terminal to permit deposit of funds into said banking account in response to entry of a second PIN number into said terminal, said first PIN number being different than said second PIN number;

(c) operating said terminal to permit user withdrawal of funds up to a first dollar amount limit from said banking account in response to entry of said first PIN number into said terminal; and

(d) operating said terminal to permit user withdrawal of funds up to a second dollar amount limit from said banking account in response to entry of said second PIN number into said terminal, wherein said first dollar amount limit is less than said second dollar amount limit.

Gustin, Walker, and Stambler, neither alone nor in combination, discloses each and every element recited in claim 19. Moreover, there does not appear to be any teaching, suggestion or incentive that would support combining these references to arrive at Applicant's invention of claim 19. For example, in the March 26, 2004 Office Action at page 3, lines 14-17, it was stated that:

Walker teaches, permitting said user to withdraw a second dollar amount from said banking account if said user enters said second PIN number, said first dollar amount is less than said second dollar amount (col. 9 lines 41-61).

However, Walker at column 9, lines 41-61 reads as follows:

Merchant 108 will supply pertinent information about the transaction and the redemption voucher to credit card processor 110. Such information will include the redemption voucher identifier or certificate number (i.e., which identifier resembles a credit card account number in terms of the number of digits (16), initial four digit bank identifier, etc.) and the purchase amount (e.g., a dollar amount). Such information may be transmitted to credit card processor via a credit card point of sale terminal (POS) such as one manufactured and distributed by VERIFONE. Thereafter the information transmitted by merchant 108 to credit card processor 110 is further transmitted (e.g., via telecommunications links) to credit card issuer 102 for ultimate authorization. In addition to engaging in a conventional authorization process, credit card issuer 102 will engage in an additional process to identify and map the redemption voucher identifier to the appropriate credit card account that corresponds to credit card holder 104's account number. Further details about the authorization process conducted by credit card issuer 102 is discussed in detail below with regard to FIG. 2.

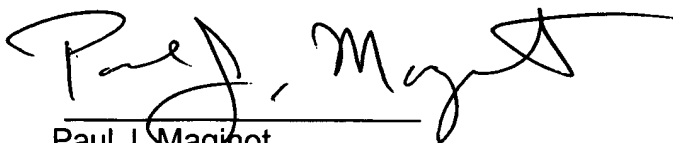
In the cited passage, Walker is not discussing withdrawal of funds from a banking account, but rather appears to be describing the use of a redemption voucher in some type of purchase transaction using a credit card. (See, e.g., Walker at column 9, lines 26-30). Thus, this passage of Walker does not disclose any of the claimed features of claim 19, nor does it provide any motivation to modify the references to arrive at Applicant's invention of claim 19.

Conclusion

In view of the foregoing amendments and remarks, it is submitted that this application is in condition for allowance. Action to that end is hereby solicited.

Respectfully submitted,

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A handwritten signature in black ink, appearing to read "Paul J. Maginot", written over a horizontal line.

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